

Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No. 09-00101
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL
INSTRUMENTS
Daniel M. Fitzgerald, Armstrong Teasdale LLP
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

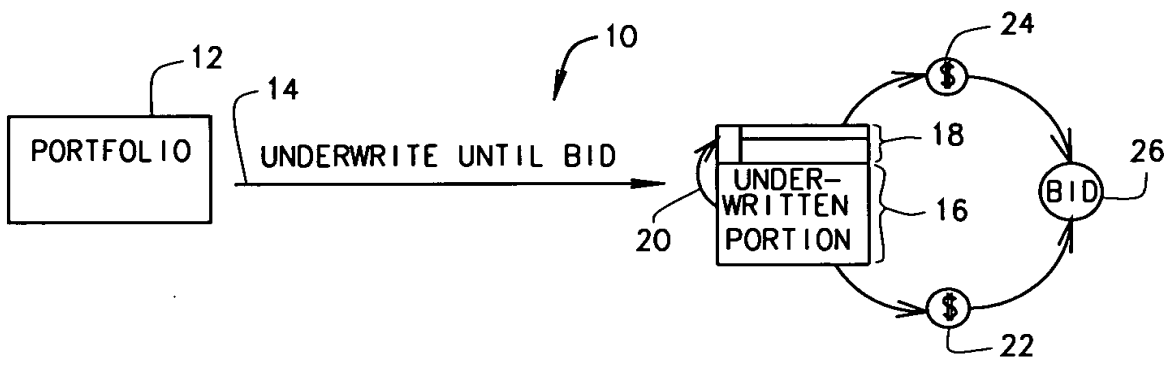
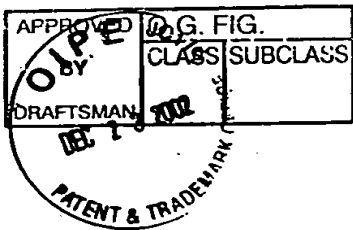


FIG. 1
PRIOR ART

FIG. 2



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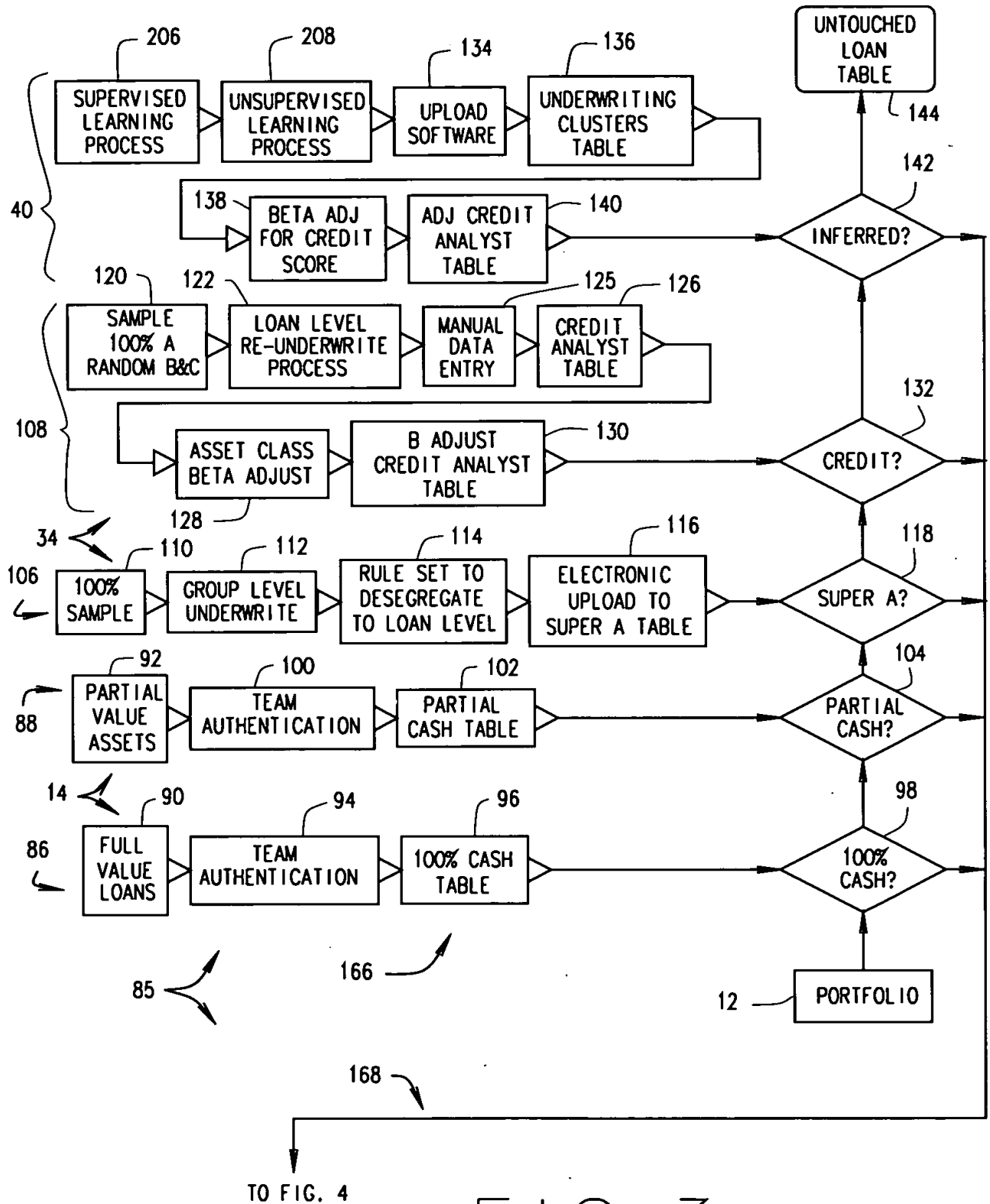


FIG. 3

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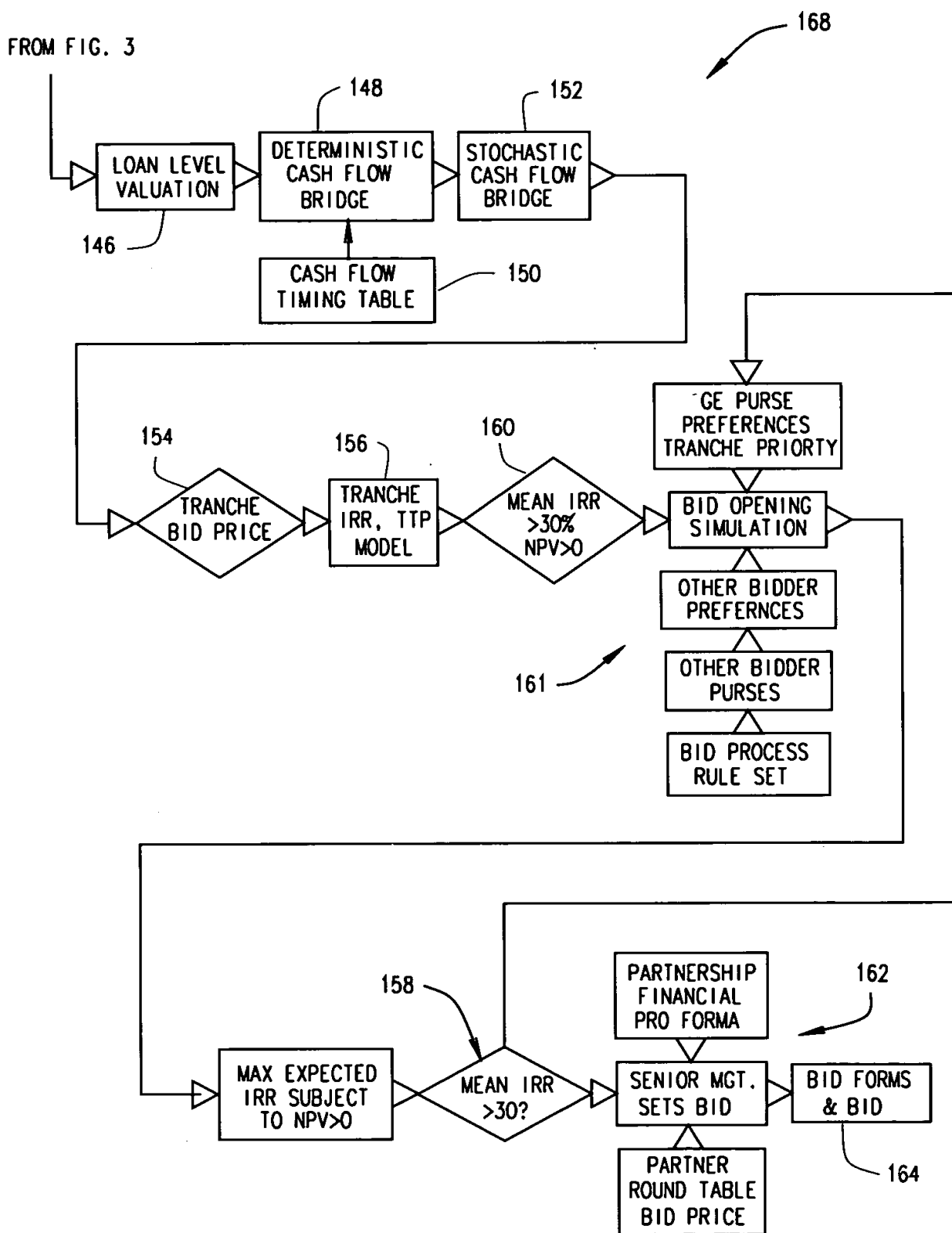


FIG. 4

APPROVED	CLASS. FIG.	
BY	CLASS	SUBCLASS
DATE	2002	

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Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 81-00101
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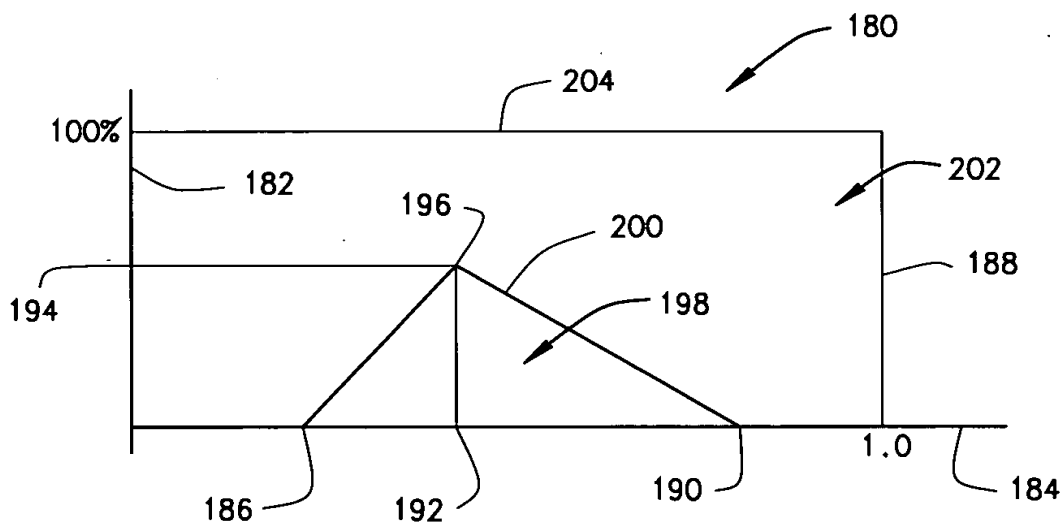
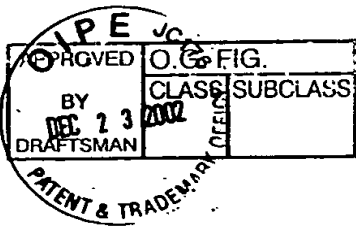


FIG. 5



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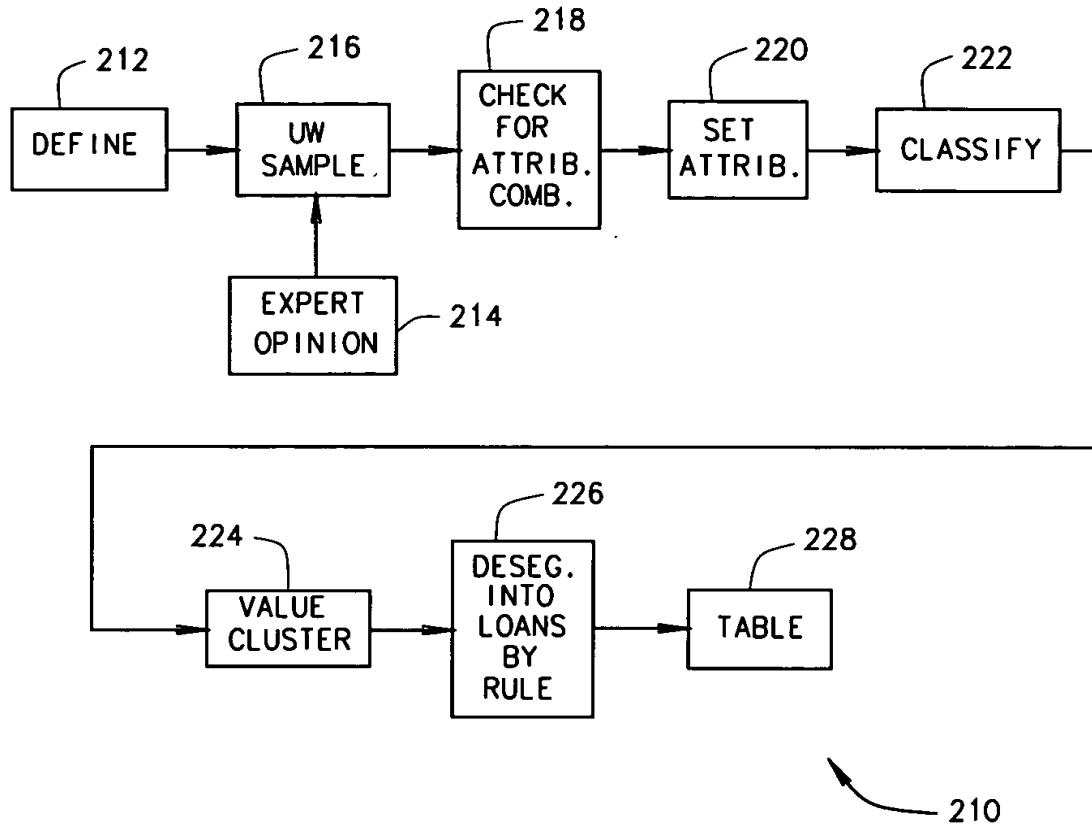
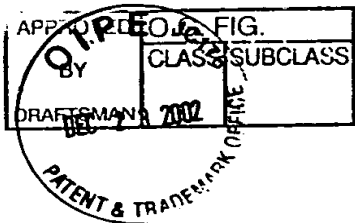


FIG. 6



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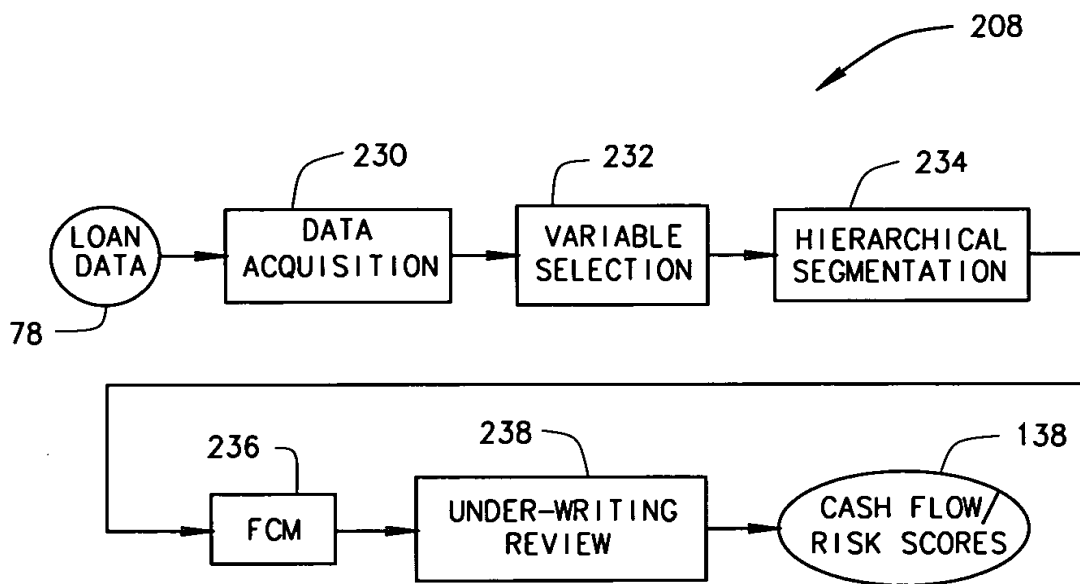
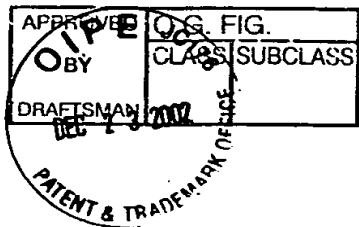


FIG. 7



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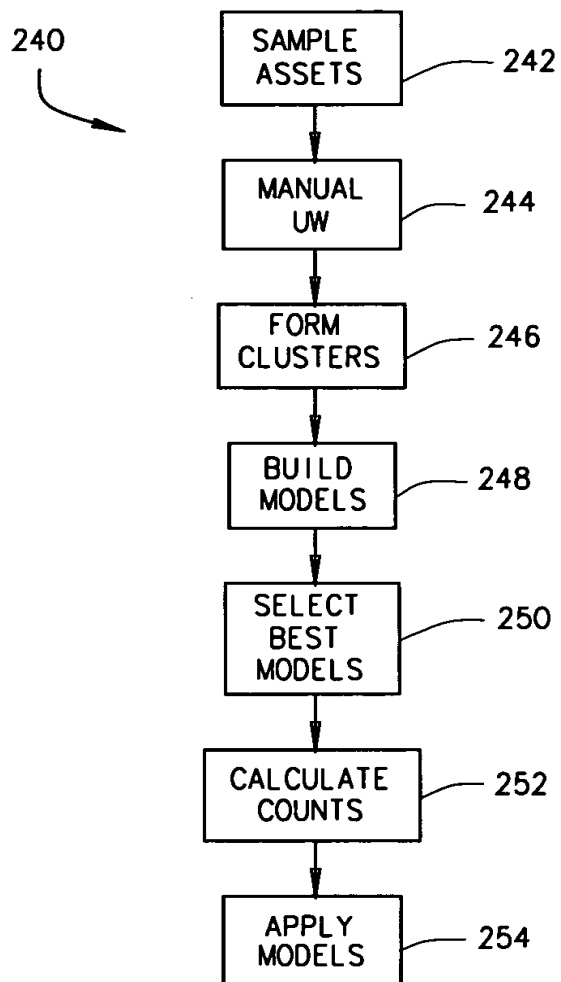
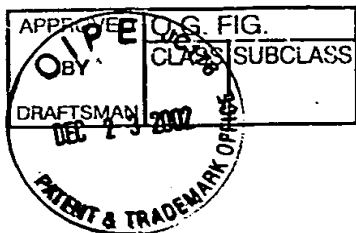


FIG. 8



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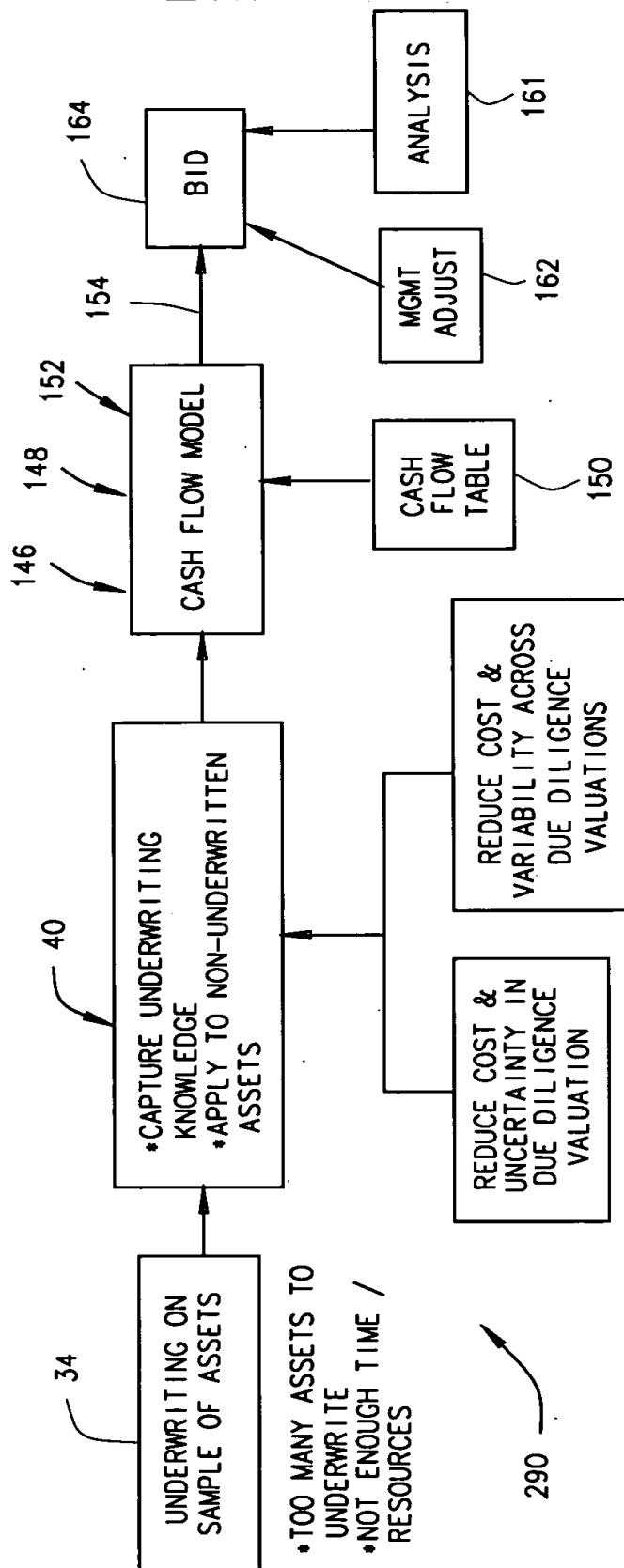
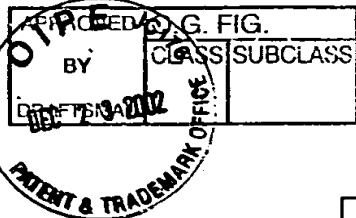


FIG. 9



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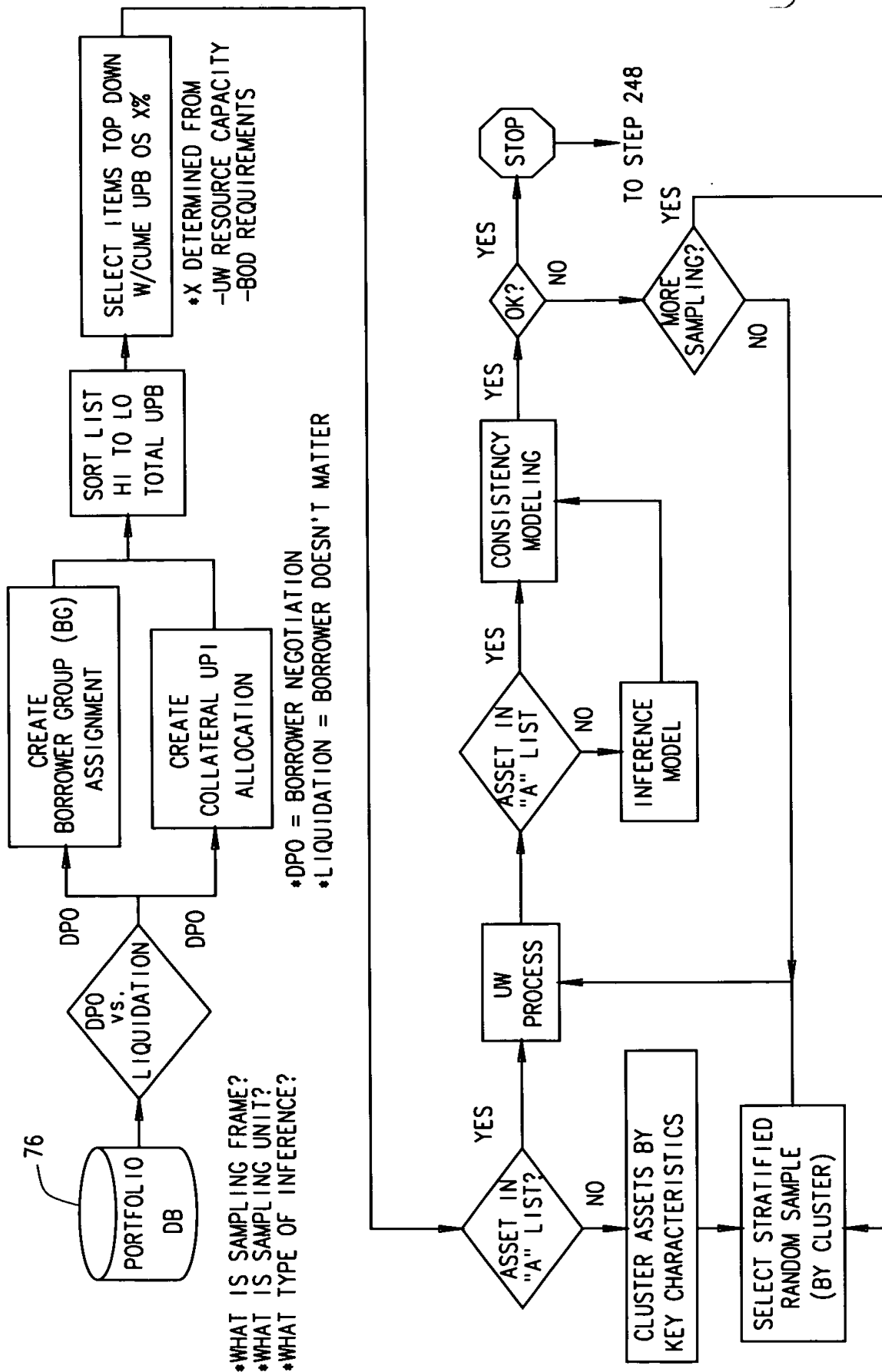
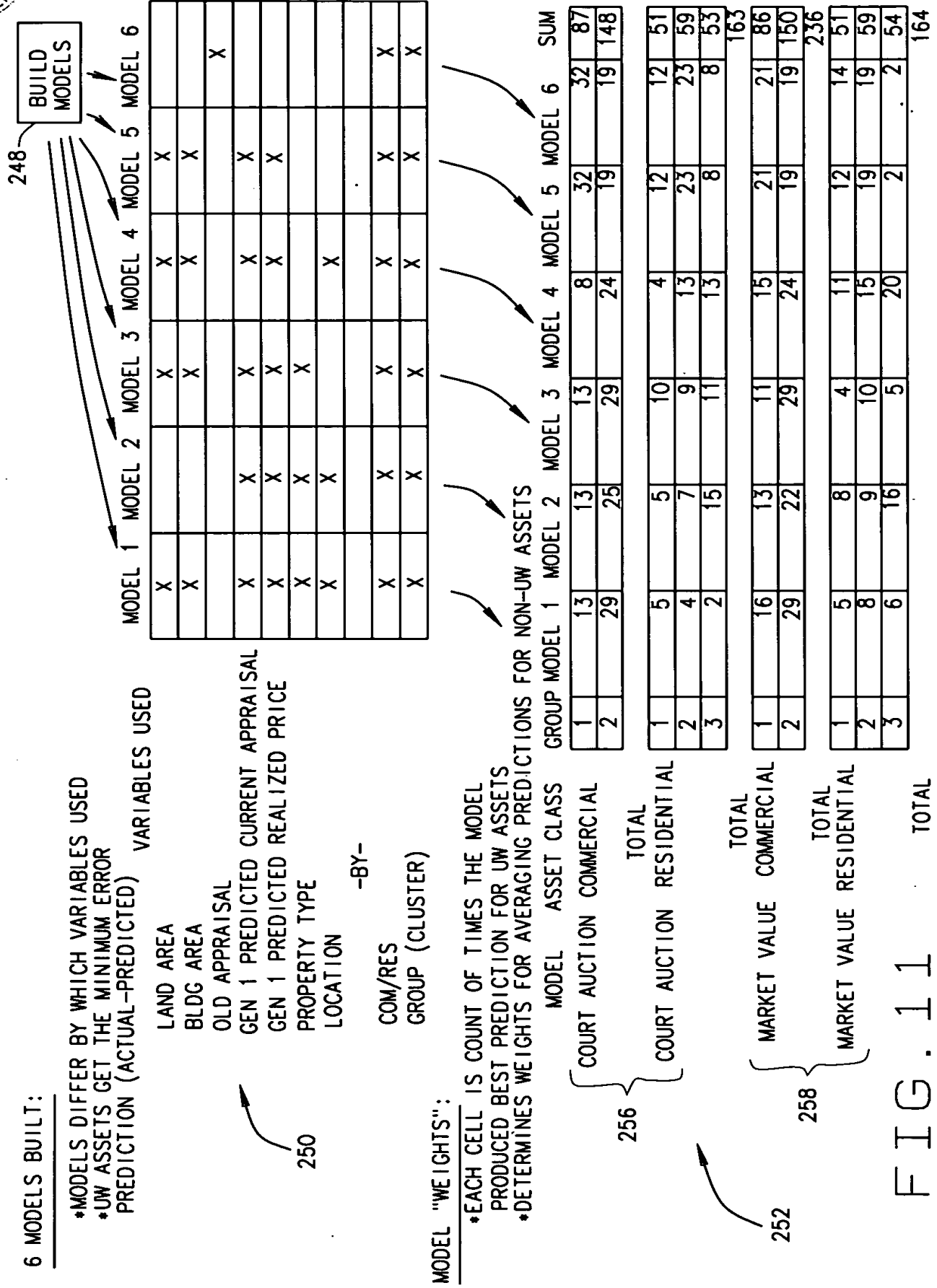


FIG. 10

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APPROVED

FIG.

CLASS

SUBCLASS

DRAFTSMAN

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VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPaid BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

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FIG. 12

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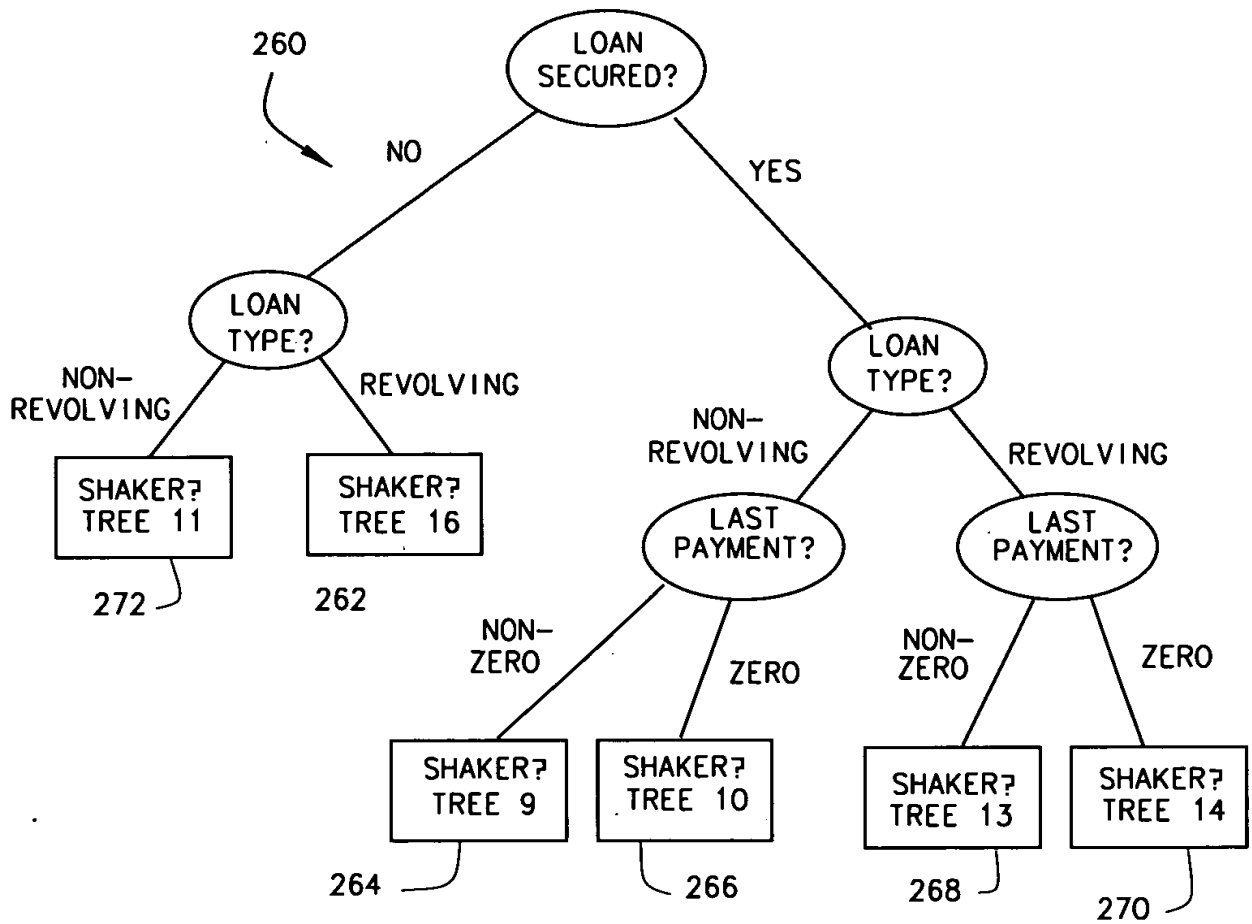
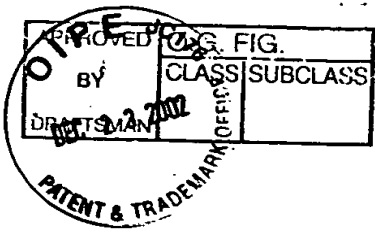
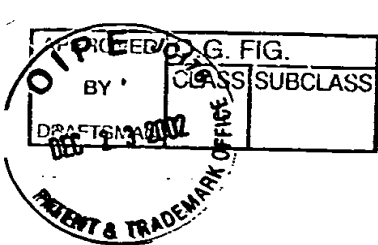


FIG. 13



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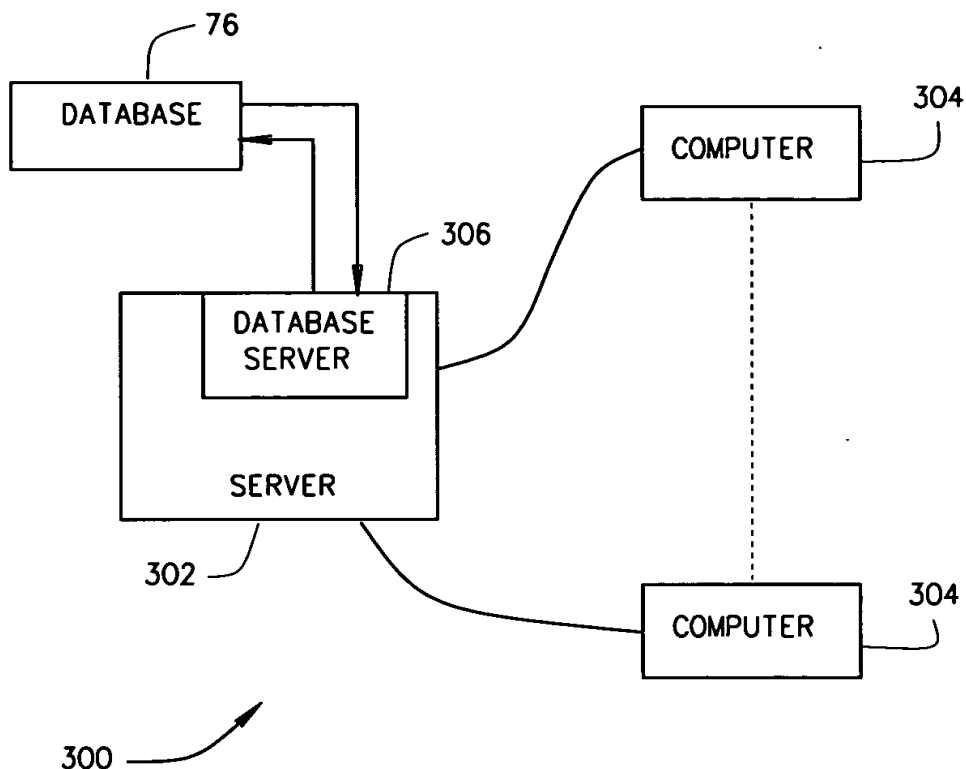


FIG. 14

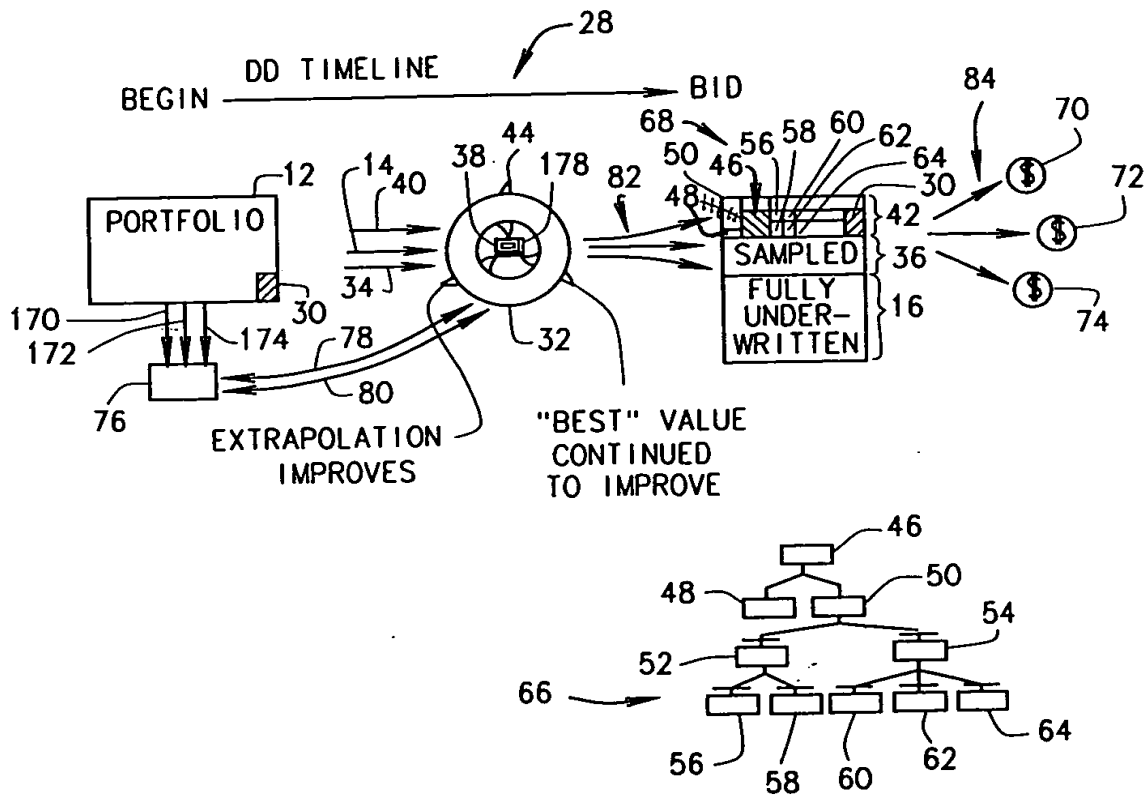


FIG. 2

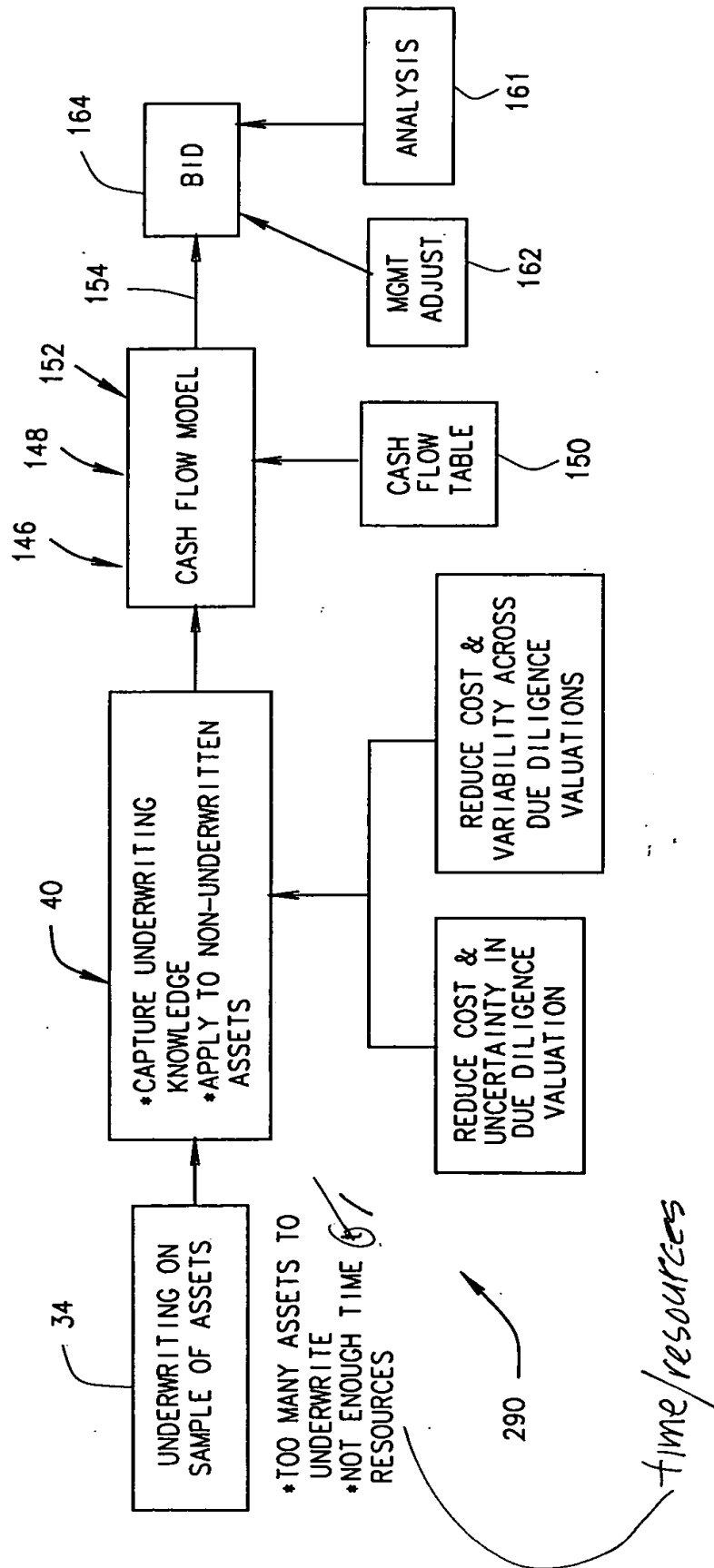


FIG. 9

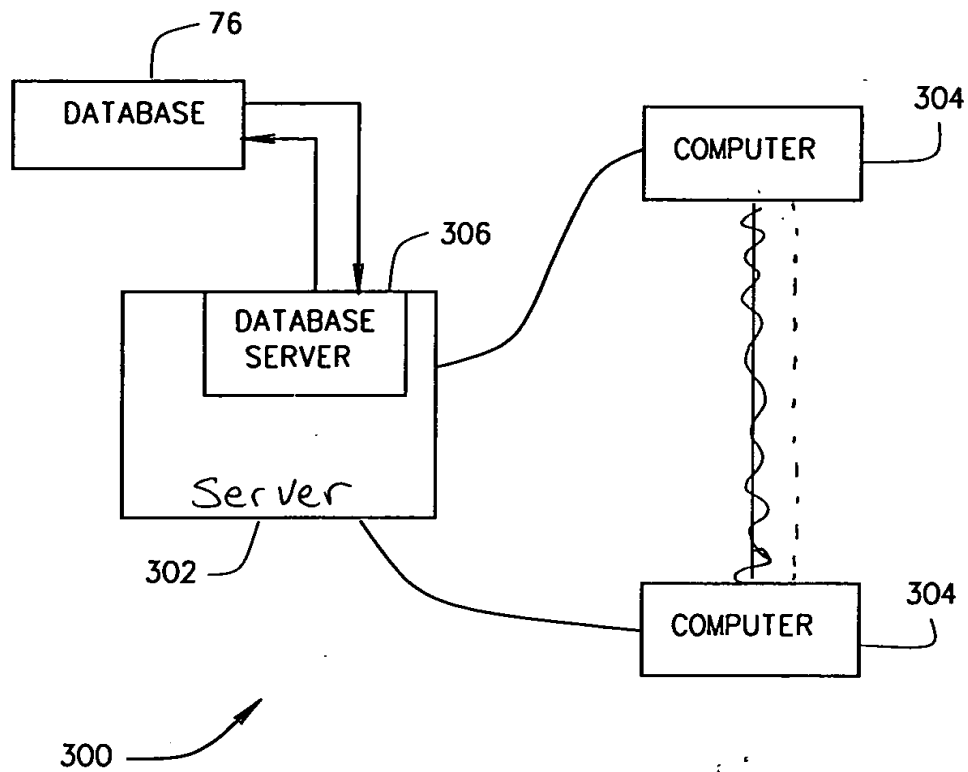


FIG. 14